

Information to identify the case:

| | | |
|---|----------------------------------|--|
| Debtor 1 | Robert F Kersellius | Social Security number or ITIN xxx-xx-6576 |
| | First Name Middle Name Last Name | EIN ----- |
| Debtor 2 (Spouse, if filing) | Yanrajita D Kersellius | Social Security number or ITIN xxx-xx-3217 |
| | First Name Middle Name Last Name | EIN ----- |
| United States Bankruptcy Court District of New Jersey | | |
| Case number: 16-17033-MBK | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert F Kersellius

Yanrajita D Kersellius

5/14/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert F Kersellius
Yanrajita D Kersellius
Debtors

Case No. 16-17033-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: May 14, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2021:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db/jdb | + Robert F Kersellius, Yanrajita D Kersellius, 14 Winding Brook Dr, Matawan, NJ 07747-7009 |
| cr | + Old Bridge Municipal Utilities Authority, Scarinci & Hollenbeck, LLC, c/o Joel R. Glucksman, Esq., 1100 Valley Brook Ave., P.O. Box 790 Lyndhurst, NJ 07071-0790 |
| cr | + Specialized Loan Servicing LLC, P.O. Box 60535, City of Industry, CA 91716-0535 |
| cr | + Specialized Loan Servicing LLC, as servicing agent, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713 |
| 516375482 | + Bhanmatie Singh, 88-09 146th Street, Jamaica, NY 11435-3634 |
| 516115596 | + Essex County Court Special Civil Part, 50 West Market St, Newark, NJ 07102-1604 |
| 516115600 | + Mercer County Court, Special Civil Part, P.O. Box 8068, Trenton, NJ 08650-0068 |
| 516115601 | + Middlesex County Court Special Civil, PO Box 1146, New Brunswick, NJ 08903-1146 |
| 516115603 | + Monmouth County Court Special Civil Part, P.O. Box 1270, Freehold, NJ 07728-1270 |
| 516115604 | + New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046 |
| 516115605 | + Nissan Motor Acceptance, P.O. Box 660360, Dallas, TX 75266-0360 |
| 516115606 | + Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703 |
| 518429755 | + Old Bridge Municipal Utilities Authority, c/o Joel Glucksman, Esq., Scarinci & Hollenbeck, LLC, 1100 Valley Brook Avenue, Lyndhurst, New Jersey 07071-3620 |
| 516115607 | + Petro Inc, 55 Day Street, Norwalk, CT 06854-3733 |
| 516158470 | + Petro Inc., Mullooly Jeffrey Rooney Flynn, LLP, 6851 Jericho Tpk PO Box 9036, Syosset NY 11791-9036 |
| 516314978 | ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245 |
| 516115608 | + Select Portfolio Svcin, Po Box 65250, Salt Lake City, UT 84165-0250 |
| 516115609 | + Shapiro & Denardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242 |
| 516115610 | + Shapiro @ DeNardo, 14000 Commerce Parkway,, Suite B, Mount Laurel, NJ 08054-2242 |
| 516423160 | + Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720 |
| 516168687 | + U.S. Bank Cust/Pro Cap II, LLC, Gary C. Zeitz, LLC, 1101 Laurel Oak Road, Suite 170, Voorhees, NJ 08043-4381 |
| 516346524 | U.S. Bank National Association, as Trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250 |
| 516375481 | + Wingate, Russotti, Shapiro, @ Halperin LLP, 420 Lexington Avenue, Suite 2750, New York, New York 10170-0023 |
| 516115615 | + Yellow Book Sales and Distribution, 398 RXR Plaza, Uniondale, NY 11556-0398 |

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | May 14 2021 21:24:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | May 14 2021 21:24:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 516167635 | EDI: AIS.COM | May 15 2021 00:38:00 | American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848 |
| 516244068 | EDI: AIS.COM | May 15 2021 00:38:00 | American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838 |
| 516115595 | + EDI: DISCOVER.COM | | |

District/off: 0312-3

User: admin

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Date Rcvd: May 14, 2021

Form ID: 3180W

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| | | | |
|-----------|------------------------|----------------------|--|
| 516115598 | EDI: IRS.COM | May 15 2021 00:33:00 | Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025 |
| 516115602 | + EDI: MID8.COM | May 15 2021 00:33:00 | Internal Revenue Service, 44 South Clinton Ave, Trenton, NJ 08601 |
| 516115611 | + EDI: VERIZONCOMB.COM | May 15 2021 00:33:00 | Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225 |
| 516115612 | + EDI: WFFC.COM | May 15 2021 00:33:00 | Midland Funding, LLC, PO Box 603, Oaks, PA 19456-0603 |
| 516277427 | EDI: WFFC.COM | May 15 2021 00:33:00 | Wells Fargo Bank, 1250 Montego Way, Walnut Creek, CA 94598-2875 |
| 516115613 | + EDI: WFFC.COM | May 15 2021 00:33:00 | Wells Fargo Bank, N.A., C/O Wells Fargo Bank, N.A., as servicer, Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700 |
| 516115614 | EDI: WFFC.COM | May 15 2021 00:33:00 | Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335 |
| | | May 15 2021 00:33:00 | Wells Fargo Home Mortgage, PO Box 14411, Des Moines, IA 50306-3411 |

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| cr | *+ | Specialized Loan Servicing LLC, as servicing agent, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713 |
| 516115599 | *P++ | INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Services, P.O. Box 9052, Andover, MA 01810-9052 |
| 516115597 | *+ | Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346 |
| 516423161 | *+ | Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720 |

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2021 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

| | |
|--------------|---|
| Albert Russo | on behalf of Trustee Albert Russo docs@russotrustee.com |
| Albert Russo | docs@russotrustee.com |

District/off: 0312-3

User: admin

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Date Recd: May 14, 2021

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Brian C. Nicholas

on behalf of Creditor U.S. Bank National Association as Trustee, in trust for the registered holders of MASTR Asset Backed Securities Trust 2003-WMC2, Mortgage Pass-Through Certificates, Series 2003-WMC2 bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor U.S. Bank National Association as Trustee, in trust for the registered holders of MASTR Asset Backed Securities Trust 2003-WMC2, Mortgage Pass-Through Certificates, Series 2003-WMC2 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Elizabeth L. Wassall

on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Elizabeth L. Wassall

on behalf of Creditor Specialized Loan Servicing LLC ewassall@logs.com
njbankruptcynotifications@logs.com;logsecf@logs.com

Francesca Ann Arcure

on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2007-2, NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

Joel R. Glucksman

on behalf of Creditor Old Bridge Municipal Utilities Authority jglucksman@sh-law.com rjoyce@sh-law.com

Kevin Gordon McDonald

on behalf of Creditor U.S. Bank National Association as Trustee, in trust for the registered holders of MASTR Asset Backed Securities Trust 2003-WMC2, Mortgage Pass-Through Certificates, Series 2003-WMC2 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Linda S. Fossi

on behalf of Creditor U.S. Bank Cust/Pro Cap II LLC lfossi@zeitzlawfirm.com,
gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com

Matthew C. Waldt

on behalf of Creditor Select Portfolio Servicing Inc. mwaldt@milsteadlaw.com

Rebecca Ann Solarz

on behalf of Creditor U.S. Bank National Association as Trustee, in trust for the registered holders of MASTR Asset Backed Securities Trust 2003-WMC2, Mortgage Pass-Through Certificates, Series 2003-WMC2 rsolarz@kmllawgroup.com

Robert P. Saltzman

on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org

Yakov Rudikh

on behalf of Joint Debtor Yanrajita D Kersellius rudikhlawgroup@gmail.com
rudikhlawgroup@gmail.com;yrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

Yakov Rudikh

on behalf of Debtor Robert F Kersellius rudikhlawgroup@gmail.com
rudikhlawgroup@gmail.com;yrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

TOTAL: 15